

FRICITION WITH BRYAN IS DENIED BY HEIMKE

Retiring Chief of Latin-American
Division Friendly With Secre-
tary of State.

Major William Heimke today vigorously denied statements published yesterday morning that his resignation as chief of the division of Latin-American affairs of the State Department was due to friction with President Wilson and Secretary Bryan.

President Wilson since taking the position of chief of the division," Heimke said. "My relations with Secretary Bryan have been of the most friendly character, and I am in perfect accord with the Administration's Mexican policy."

Mr. Heimke, who is a man of independent means, has given up his office in order that he may devote more attention to his invalid wife. He gave up his post as minister to Guatemala before coming to Washington because the climate did not agree with Mrs. Heimke.

Secretary Bryan has announced that Boas W. Lane, at present minister to Salvador, will succeed Mr. Heimke as chief of the Latin-American division. Mr. Lane preceded Mr. Heimke in that position. Long's successor in Salvador has not been named.

Major Heimke has been forty-three years in the Government service. He was eighteen years in the army and for the last twenty-five years has served in the diplomatic service. He has been first secretary at Mexico City and in the Colombian capital and minister to Guatemala and Salvador.

PLANES IN CONTEST "MADE IN AMERICA"

Aero Club Competition to Open
in Every State in Union on
July 4.

American planes and motors will be used by all aviators participating in the national aeroplane competition which will begin July 4 simultaneously in every State under the auspices of the Aero Club of America and end Columbus Day, October 12.

The country have already signified their intention of entering the contest. They are: Lawrence B. Sperry, who will use a land aeroplane and flying boat; John D. Cooper, with a specially constructed plane; Harold Kantner, Heinrich military tractor biplane; Edson F. Gallaudet, of New York City, Gallaudet military plane; Glen H. Martin, of Los Angeles, Martin biplane and Martin hydroaeroplane; Anthony and Roger Janus, of Baltimore, with aeroplanes, hydroplanes, and an aero yacht; Walter L. Brock, who won the London Derby; Charles F. Niles, of the Carranza aeroplane forces in Mexico; William E. Lucky, with Curtiss planes; W. C. Robinson, of Grinnell, Iowa, with a Robinson monoplaner; Maximilian Schmidt, of Paterson, N. J., with a tractor biplane; Raymond V. Morris, of San Diego, Cal., with a mono-flying boat; Oscar A. Brindley, of San Diego, Cal., with Wright and Burgess aeroplanes; John G. Kilpatrick, who will pilot different types of machines; J. B. R. Verplanck, who won the Chicago-Detroit flyingboat race; Leonard W. Bonney, now chief of the Carranza aeroplane squadron in Mexico; and George A. Gray, of the Wright School, with a special type of plane.

Girls Put Ban on Boys Who Smoke Cigarettes

LEWIS, Kan., April 26.—"Fingers that handle cigarettes shall never hold ours."

The Lewis Anti-Cigarette Club now numbers in its membership practically every girl in the Lewis High School, as well as many of the young women of the town outside of school.

The avowed purpose of the club is to drive out the cigarette from Lewis. It was getting a foothold. High school boys and young men of the town generally were taking up the habit.

The girls take a solemn pledge. It goes something like this:

"We hereby solemnly pledge that we will not associate with any young man addicted to the cigarette habit. We will not walk on the street with such, will not recognize such in public, and will in every possible way discourage the young men of our acquaintance from using cigarettes by a deliberate boycott."

GIRLS! LOTS OF BEAUTIFUL, GLOSSY HAIR! NO MORE DANDRUFF—25 CENT DANDERINE

Hair coming out? If dry, thin, faded, bring back its color and lustre.

Within ten minutes after an application of Danderine you cannot find a single trace of dandruff or falling hair and your scalp will not itch, but what will please you most will be after a few weeks' use, when you see new hair, fine and downy at first—yes—but really new hair—growing all over the scalp.

The beauty of your hair. No difference how dull, faded, brittle and straggly. Just moisten a cloth with Danderine and carefully draw it through your hair, taking one small strand at a time. The effect is amazing—your hair will be light, fluffy, and wavy, and have an appearance of abundance; an incomparable lustre, softness and luxuriance.

Get a 25 cent bottle of Knowlton's Danderine from any drug store or toilet counter, and prove that your hair is as pretty and soft as any—that it has been neglected or injured by careless treatment—that's all—you surely can have beautiful hair and lots of it if you will just try a little Danderine.—Advt.

The Munsey Trust Company

Pays Bigger Interest on Both Checking and Saving Accounts Than Any Other Substantial Banking House in Washington

There are other banks that say they pay as big interest as The Munsey Trust Company pays, but they don't do it—make no mistake about this. I am referring to banks that are worth while—banks with big enough capital and substantial enough to amply protect the depositors' money.

The man who deposits his money in a bank that isn't big enough in capital or sound enough to furnish absolute safety is incapable of taking care of his own money. Such a man is stupidly shiftless and downright dishonest with himself.

The Munsey Trust Company has a capital of two millions of dollars fully paid in (\$2,000,000) and this means a guarantee to depositors of four millions of dollars (\$4,000,000) because of the double liability of stockholders. Perhaps you don't know what this double liability law means.

Financial Strength and Substantiality

It means just this: The holder of, let me say, a thousand dollars' worth of bank stock is responsible to the depositors of the bank for another thousand dollars in case disaster comes to the bank. In other words, his investment of a thousand dollars means a two thousand dollar guarantee to depositors, and this holds true with the entire capital stock of a bank.

The Munsey Trust Company has in addition to its \$2,000,000 of paid in capital, four hundred thousand dollars in surplus (\$400,000), making a total of two million, four hundred thousand dollars (\$2,400,000) which makes it a rock of Gibraltar in financial strength and substantiality.

But The Munsey Trust Company not only gives depositors this splendid guarantee of the safety of their money, but it pays depositors a bigger yield on their money than they can get anywhere else in Washington.

The Munsey Trust Company pays two per cent on checking accounts, on the average daily balance of the month, and adds interest at the end of each month, which means compounding interest twelve times a year.

The Munsey Trust Company pays four per cent on savings accounts that are deposited for a period of six months, and on these accounts interest is paid from the day the money is deposited, and interest is compounded twice a year.

Paying Interest in Full on Deposits

We have another class of savings account on which we pay three per cent and compound the interest four times a year. This class of savings account is the most elastic and accommodating in the world. It gives you a chance to deposit money any business day in the year, on which you will draw interest from the very day it is deposited. And it gives you the privilege of drawing this money out in part or in full any time you may wish to do so, and you will receive interest on it for every day it has been in the bank.

With The Munsey Trust Company there are no penalties that have to do with the date on which deposits are made or drawn out that whittle down your interest earnings or rob you altogether of interest.

When the Munsey Trust Company says it pays two per cent, or three per cent, or four per cent interest on deposits it means exactly what it says, and it pays this interest in full measure.

The Munsey Trust Company does not believe in the old savings bank theory of allowing no interest for any fractional part of a half year, and the half years run from January first to July first, and from July first to December thirty-first.

An Archaic and Monstrous Ruling

By this archaic and monstrous ruling a deposit made the middle of January wouldn't be credited with so much as one cent of interest until July first, when it would just begin to earn interest.

Again, by this same monstrous ruling, suppose a deposit was made January first and began to draw interest on that date, and the depositor, compelled to have his money on the 29th day of June, drew it out, he wouldn't get so much as one cent of interest, and yet the bank would claim to be paying three per cent or four per cent interest, when as a matter of fact it would be doing no such thing.

There are two basic things for a depositor to consider—and especially for the little savings bank depositor to consider. First, absolute safety for his money, and second, the measure of interest his money can be made to earn him. Beside these two things nothing else counts very much.

By making use of such tricks and rulings, its average rate of interest would not be more than perhaps two-thirds of its advertised rate of interest.

I think it is high time that the banking business everywhere be purged of all these tricks and subterfuges—tricks and subterfuges of any kind whatsoever that whittle down depositors' legitimate interest earnings. I say this with great seriousness, say it with a deep sense of the fitness of things, and say it with an abhorrence of anything that does not ring true, and any alleged rate of interest that doesn't measure up to that rate of interest in the outworking doesn't ring true. It is dead straight dishonest.

Should Pay Interest in Full

But the banks practicing this dishonesty are not dishonest. They are simply not awake to what they are doing. It came in somewhere in the dim dark past of banking and as a heritage flourishes today, as railroad rate rebating flourished, and as many other things flourished in the business world up to a few years ago which would not be tolerated today.

The point I make is that banks claiming to pay interest on deposits should pay exactly the interest they claim to pay, and that interest should be computed on the actual average daily balance of the month. To claim to pay four per cent interest, and then by rules and subterfuges to reduce that interest to three per cent is to sell twelve ounces for a pound, and in merchandising we shouldn't think this good.

To adopt the straightforward methods of paying the interest banks claim to pay—interest figured in a square-deal way—will not endanger the banking business of any community. On the contrary, it will make the banks stronger.

Neither will depositors suffer, though the rate of interest paid by banks be reduced; for deposits will earn on an average precisely the same money—interest figured as The Munsey Trust Company figures interest, and all banks should figure interest—the same money as when seemingly getting a bigger rate of interest with that interest whittled down by an archaic system of figuring interest.

A Great, Big, Substantial Surplus

The Munsey Trust Company started right. It started with a great, big, substantial capital, and it started out on brand new lines of doing business with the public. It made its own rules entirely independent of other banking methods, and its rules were founded on sound business principles and a sense of right. And because they are right, and because they are sound, they are bound to become the model for other banks.

If any other bank in Washington now figures interest as The Munsey Trust Company figures interest, it has already fallen into line. The banks that have not adopted this system of figuring interest will sooner or later have to fall into line, and for the reason that it is the only right way, the only straightforward way.

With The Munsey Trust Company, depositors know to a certainty that they are earning interest, and that that interest will be credited to them for every day their money is in the bank, wholly regardless of when it was deposited or when it may be drawn out. And they know, too, that the rate of interest The Munsey Trust Company advertises to pay it pays in full measure.

Facts For Depositors to Consider

The substantiality and reliability of The Munsey Trust Company considered, with its \$2,000,000 of capital and \$400,000 of surplus, and the rate of interest it pays to depositors—which it actually pays, and in full measure—there isn't a banking house in Washington—not one—that does as well by depositors as The Munsey Trust Company.

This is a very big fact for you to consider, Mr. Depositor, and especially for you, Mr. Savings Bank Depositor. If you can make your money earn more money than it is now earning you and be absolutely safe—safe beyond all question, you owe it to yourself to make it earn you every cent it can be made to earn.

If our method of figuring interest as contrasted with the methods prevailing elsewhere is not clear to you, the men manning our banks—the main office in the Munsey Building or at 15th and H Streets, will gladly explain anything to you you may wish to know. We invite you to come to our banks and talk these matters over, and let us explain our methods of doing business.

FRANK A. MUNSEY, President.